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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

#### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Shirley	
	Write the name that is on	First name	First name
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Washington	
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years		
	Include your married or	Middle name	Middle name
	maiden names.	-	
		Last name	Last name
		First name	First name
		i ii st ii di ii e	i iist iidiile
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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Debtor 1	Shirley First Name	Middle Name	Washington Last Name	Case number (if i	known)	
		About Debtor 1:		About Deb	tor 2 (Spouse Only in	a Joint Case):
and E	ousiness names Employer	I have not used any busi	ness names or EINs.	I have n	ot used any business nar	mes or EINs.
Num	tification bers (EIN) you used in the last	Business name		Business na	ame	
8 yea		Business name		Business na	ame	
	e trade names and business as names	EIN		EIN		
		EIN		EIN		
5. Whei	re you live	325 166th St.		If Debtor 2	lives at a different addre	ess:
		Number Street		Number	Street	
		Calumet City Illinois City State	60409 Zip Code	City	State	Zip Code
		Cook County		County		
		If your mailing address is above, fill it in here. Note the notices to you at this mailing	hat the court will send any	If Debtor 2's	s mailing address is di De. Note that the court will address.	
		Number Street		Number	Street	
		City State	Zip Code	City	State	Zip Code
6. Why	you are sing this district	Check one:		Check one:		
	e for bankruptcy		efore filing this petition, I have r than in any other district.		e last 180 days before filin this district longer than in	
		I have another reason. Ex	xplain. (See 28 U.S.C. §§ 1408.)	I have a	nother reason. Explain. (S	See 28 U.S.C. §§ 1408.)

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De	btor 1 Shirley	Washington Case number (if known)
	First Name	Middle Name Last Name
Pa	rt 2: Tell the Court Abo	ut Your Bankruptcy Case
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form B2010)). Also, go to the top of page 1 and check the appropriate box.  Chapter 7  Chapter 11  Chapter 12  Chapter 13
8.	How you will pay the fee	<ul> <li>✓ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.</li> <li>☐ I need to pay the fee in installments. If you choose this option, sign and attach the <i>Application for Individuals to Pay Your Filing Fee in Installments</i> (Official Form 103A).</li> <li>☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.</li> </ul>
9.	Have you filed for bankruptcy within the last 8 years?	✓ No.           Yes. District         When MM / DD / YYYY         Case number MM / DD / YYYY           District         When MM / DD / YYYY         Case number MM / DD / YYYY
	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No.     Yes. Debtor Relationship to you   District When   Debtor Case number, if known   Debtor Relationship to you    Case number, if known  MM / DD / YYYY  Case number, if known
11.	Do you rent your residence?	<ul> <li>✓ No. Go to line 12.</li> <li>✓ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?</li> <li>✓ No. Go to line 12.</li> <li>✓ Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.</li> </ul>

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Debtor 1 Shirley Washington \_\_ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling			
		About Debtor 1:		Ab	out Debtor 2 (Sp	oouse Only in a Joint Case):
15.	Tell the court	You must check one:		Yo	u must check one:	
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, and I received a npletion.		counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, and I received a mpletion.
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			the certificate and the payment plan, eveloped with the agency.
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, but I do not have a inpletion.		counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			ter you file this bankruptcy petition, copy of the certificate and payment
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services d agency, but was unable to vices during the 7 days after I t, and exigent circumstances emporary waiver of the		from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the
	creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and imstances required you to file this		requirement, attace efforts you made unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.		receive a briefing must file a certification with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.
			he 30-day deadline is granted only mited to a maximum of 15 days.			the 30-day deadline is granted only mited to a maximum of 15 days.
		I am not required counseling beca	d to receive a briefing about credit use of:		I am not require counseling beca	d to receive a briefing about credit ause of:
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.		about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.

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Debtor 1 Shirley Washington Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Shirley Washington Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 2/6/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Shirley		Washington	Case number (i	fknown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12, or	13 of title 11, Unite	have informed the debtor(s) about ed States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 342(	b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	r an inquiry that the infor	mation in the sched	dules filed with the petition is incorrect.
attorney, you do not	4.0			·
need to file this page.	/s/ Chris Pryor		Date _	2/6/2017
	Signature of Attorney f	or Debtor		MM / DD / YYYY
	Chris Pryor			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		inois	60643
	City	Si	ate	Zip Code
	Oznata at a basa a			
	Contact phone		Email address	cpryor@semradlaw.com
			Illinoi	0
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Shirley		Washington
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

	Check if	this	is	an
_	amende	d filir	ng	

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	our assets /alue of what you own
Schedule A/B: Property (Official Form 106A/B)	\$35,000.00
1a. Copy line 55, Total real estate, from Schedule A/B	-
1b. Copy line 62, Total personal property, from Schedule A/B	\$12,104.00
1c. Copy line 63, Total of all property on Schedule A/B.	\$47,104.00
st 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$36,300.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$281.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$25,707.52
Your total liabilities	\$62,288.52
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$2,795.61
. Schedule J: Your Expenses (Official Form 106J)	\$2,020.15

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Debtor 1 Shirley Washington \_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,938.33 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$281.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$13,123.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$13,404.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to	identify your	case:				
Debtor 1	Shirley				Washington		
Debtor 2	First Na	me	Middle N	Name	Last Name		
(Spouse, if fi	ling) First Na	me	Middle N	Name	Last Name		
United Sta	ates Bankruptcy	Court for the	: Northern		District of Illinois		
Case num	nber				(State)		
Officia	al Form 1	06A/B					Check if this is an amended filing
Sche	dule A/E	3: Prop	erty				12/1
category v responsible write your Part 1:	where you thing the for supplying the name and cand cand cand cand cand cand cand	nk it fits best. g correct info se number (if nch Resider	Be as complete a ormation. If more s known). Answer e nce, Building, La	nd a space every nd, c	n asset only once. If an asset fits in more courate as possible. If two married people is needed, attach a separate sheet to the question.  or Other Real Estate You Own or Harry residence, building, land, or similar pro	e are filing together, both his form. On the top of any ve an Interest In	are equally
	No. Go to Par	t 2					
1.1	Yes. Where is		or other description	Wh	nat is the property? Check all that apply.  Single-family home	the amount of any se	d claims or exemptions. Put cured claims on <i>Schedule D:</i> Claims Secured by Property.
		Street			Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Current value of the entire property? \$35000.00	Current value of the portion you own? \$35000.00
	Calumet City City  Cook County	Illinois State	60409 Zip Code		Land Investment property Timeshare Other	Describe the nature interest (such as fee the entireties, or a l	
				one	no has an interest in the property? Check	(see instruction	community property s)
If you	own or have m	nore than one,	list here:	pro	operty identification mber:		
1.2	Street address	, if available, o	r other description		at is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	the amount of any se	d claims or exemptions. Put cured claims on Schedule D: Claims Secured by Property.  Current value of the portion you own?
	Number	Street State	Zip Code		Investment property Timeshare Other		simple, tenancy by ife estate), if known.
				Ott	no has an interest in the property? Check e.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another the information you wish to add about this perty identification number:	(see instructions	community property s)

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Debtor 1				mber (if known)	
1.3	et address, if available, or ot	her description	Washington Last Name  What is the property? Check all that apply.  Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Other Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any securoreditors Who Have Class Current value of the entire property?  Describe the nature of interest (such as fee sinthe entireties, or a life Check if this is co	imple, tenancy by estate), if known.
you ha Part 2: Oo you ow	ve attached for Part 1. Wi	prtion you own for a rite that number he	At least one of the debtors and another  Other information you wish to add about this it property identification number:  all of your entries from Part 1, including any entere.  In any vehicles, whether they are registered calso report it on Schedule G: Executory Contracts and another	tries for pages \$350	000.00
☐ No					
3.1	Make Model: Year: Approximate mileage:	Mitsubishi Galant 2012 114320	Who has an interest in the property? Check one.  Debtor 1 only	the amount of any secu	claims or exemptions. Put ared claims on <i>Schedule D:</i> aims Secured by Property.
	Other information: 2012 Mitsubishi Galant	114020	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (se	Current value of the entire property? \$6350.00	Current value of the portion you own? \$6350.00
3.2	Make Model: Year: Approximate mileage: Other information:	Toyota Corolla 2010 101000	instructions)  Who has an interest in the property? Checkone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	the amount of any secu	claims or exemptions. Put ared claims on <i>Schedule D: aims Secured by Property.</i> Current value of the portion you own?  \$4550.00
			Check if this is community property (se instructions)	е	

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	Shirley First Name	Middle Name	Washington Last Name	Case number	CI (II KIIOWII)	
3.3	Make Model: Year: Approximate mileage:		Who has an interest in the one.  Debtor 1 only	property? Check	Do not deduct secured the amount of any secu- Creditors Who Have Cla	red claims on Schedule ims Secured by Proper
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 or	nly	Current value of the entire property?	Current value of the portion you own?
	Other information.		At least one of the debtor	•		
			Check if this is commu instructions)			
3.4	Make		Who has an interest in the	property? Check	Do not deduct secured the amount of any secu	· ·
	Model: Year:		one.  Debtor 1 only		Creditors Who Have Cla	
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debto	rs and another		
			Check if this is commu	nity property (see		
		· ·	ner recreational vehicles, other ft, fishing vessels, snowmobiles,	•		
Exa	nples: Boats, trailers, motors	· ·	ner recreational vehicles, other	motorcycle accessor	Do not deduct secured the amount of any secu	ired claims on <i>Schedul</i> e
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	· ·	ner recreational vehicles, other ft, fishing vessels, snowmobiles,  Who has an interest in the	motorcycle accessor	Do not deduct secured	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model:	· ·	who has an interest in the	motorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Proper Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	· ·	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Proper
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	· ·	who has an interest in the one.  Debtor 1 only Debtor 2 only At least one of the debtor	property? Check  nly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Proper Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	· ·	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	property? Check  nly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Proper Current value of the
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:	· ·	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is communinstructions)  Who has an interest in the	property? Check  nly rs and another  nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property?	red claims on Schedule ims Secured by Proper.  Current value of the portion you own?  claims or exemptions.
4.1	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:	· ·	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions)  Who has an interest in the one.	property? Check  nly rs and another  nity property (see	Do not deduct secured the amount of any secucreditors Who Have Classian Current value of the entire property?  Do not deduct secured the amount of any secured.	red claims on Schedule ims Secured by Property Current value of the portion you own?  claims or exemptions. I dred claims on Schedule
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:	· ·	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions)  Who has an interest in the one. Debtor 1 and Debtor 2 on Debtor 1 only	property? Check  nly rs and another  nity property (see	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secucreditors Who Have Classifications	red claims on Scheduk nims Secured by Propen Current value of the portion you own?  claims or exemptions. I
4.1	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:	· ·	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions)  Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only One of the debtor one of the debtor one. Debtor 1 only Debtor 2 only	property? Check  nly rs and another nity property (see property? Check	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the	red claims on Scheduk nims Secured by Propen Current value of the portion you own?  claims or exemptions. I
4.1	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:	· ·	who has an interest in the one.  Debtor 1 and Debtor 2 or At least one of the debtor instructions)  Who has an interest in the one.  Debtor 1 and Debtor 2 or At least one of the debtor instructions)  Who has an interest in the one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 or At least one of the debtor and the one.  Debtor 1 only  Debtor 1 only  Debtor 1 and Debtor 2 or At least one or At least one of the debtor and the one.	property? Check  nly rs and another nity property (see property? Check	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secucreditors Who Have Classifications	claims on Scheduk vims Secured by Proper  Current value of the portion you own?  claims or exemptions. I red claims on Scheduk vims Secured by Proper  Current value of the
4.1	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:	· ·	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions)  Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only One of the debtor one of the debtor one. Debtor 1 only Debtor 2 only	property? Check  nly rs and another nity property (see property? Check	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the	claims on Schedule portion you own?  claims or exemptions. I ured claims on Schedule pims Secured by Propertion you of the portion you own?

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Debtor 1 Shirley Washington Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Goods and furniture \$350.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used electronics \$225.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Used clothing \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1075.00 for Part 3. Write that number here .....

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Debtor 1 Shirley Washington Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Fifth Third Bank \$29.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: Fifth Third Bank \$100.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Shirley		Washington	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe	checks, promissory notes	and money orders.	
21.	Retirement or pension		thrift agvings accounts a	r other pension or profit-sharing plans	
		HA, ERISA, Neogii, 401(k), 403(b)	, titilit savings accounts, o	rother pension or profit-sharing plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account				
	separately.	401(k) or similar plan:			
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
	Examples: Agreements companies, or others  No Yes	d deposits you have made so that with landlords, prepaid rent, public Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: Other:	Institution name:	r), telecommunications	
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or for a	number of years)	
	✓ No ☐ Yes	Issuer name and description:			

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Debt	or 1 Shirley	Middle Nove	Washington Case number (if kno	wn)
24.	First Name Interests in a	Middle Name n education IRA, in an account in a qualified	I ABLE program, or under a qualified state tu	ition program.
		30(b)(1), 529A(b), and 529(b)(1).	, , , ,	, ,
	✓ No  Yes	Institution name and description. Separately file	the records of any interests.11 U.S.C. § 521(c):	
25.	Trusts, equita	ble or future interests in property (other tha	n anything listed in line 1), and rights or pow	ers
		r your benefit		
	✓ No  Yes. Descri	ibe		
26.		rights, trademarks, trade secrets, and othe met domain names, websites, proceeds from re		
	<b>✓</b> No			
	Yes. Desc	ibe		
0.7				
27.		chises, and other general intangibles ding permits, exclusive licenses, cooperative as	sociation holdings, liquor licenses, professional lic	penses
	<b>✓</b> No			
	Yes. Desc	ibe		
Mor	ney or proper	ty owed to you?		Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or proper			portion you own?
	Tax refunds ov	red to you		portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ov  No Yes. Give s		Federa	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ov  No Yes. Give s about you a	red to you pecific information	Federa State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ov  No Yes. Give s about you a and ti	pecific information them, including whether iready filed the returns the tax years		portion you own?  Do not deduct secured claims or exemptions.
28.	Tax refunds ov  No Yes. Give s about you a and ti	pecific information them, including whether lready filed the returns ne tax years	State:	portion you own? Do not deduct secured claims or exemptions.  1: \$0.00 \$0.00
28.	Tax refunds ov  No Yes. Give s about you a and ti	pecific information them, including whether lready filed the returns ne tax years	State:  Local:  ild support, maintenance, divorce settlement, pro	portion you own? Do not deduct secured claims or exemptions.  b: \$0.00 \$0.00 \$0.00 perty settlement
28.	Tax refunds ov  No Yes. Give s about you a and ti  Family support Examples: Past	pecific information them, including whether lready filed the returns ne tax years	State:  Local:  ild support, maintenance, divorce settlement, pro	portion you own? Do not deduct secured claims or exemptions.  1: \$0.00 \$0.00 \$0.00  perty settlement  y: \$0.00
28.	Tax refunds ov  No Yes. Give s about you a and ti  Family support Examples: Past	pecific information them, including whether iready filed the returns ne tax years	State:  Local:  ild support, maintenance, divorce settlement, pro	portion you own? Do not deduct secured claims or exemptions.  1: \$0.00 \$0.00 \$0.00  perty settlement  y: \$0.00
28.	Tax refunds ov  No Yes. Give s about you a and ti  Family support Examples: Past	pecific information them, including whether iready filed the returns ne tax years	State:  Local:  ild support, maintenance, divorce settlement, pro	portion you own? Do not deduct secured claims or exemptions.  1: \$0.00 \$0.00 \$0.00  perty settlement  y: \$0.00 nance: \$0.00
28.	Tax refunds ov  No Yes. Give s about you a and ti  Family support Examples: Past	pecific information them, including whether iready filed the returns ne tax years	State:  Local:  Alimon  Mainte  Suppo	portion you own? Do not deduct secured claims or exemptions.  1: \$0.00 \$0.00 \$0.00  perty settlement  y: \$0.00 nance: \$0.00
28.	Tax refunds ov  No Yes. Give s about you a and ti  Family support Examples: Past  No Yes. Give s	pecific information them, including whether iready filed the returns he tax years	State:  Local:  Ild support, maintenance, divorce settlement, pro  Alimon  Mainte  Suppo  Divorce	portion you own?     Do not deduct secured claims or exemptions.     \$0.00     \$0.00     perty settlement     y: \$0.00     nance: \$0.00     rt: \$0.00
28.	Tax refunds ov  No Yes. Give s about you a and ti  Family support Examples: Past  No Yes. Give s  Other amount: Examples: Unpa	pecific information them, including whether iready filed the returns ne tax years  due or lump sum alimony, spousal support, ch pecific information	State: Local:  Ild support, maintenance, divorce settlement, pro Alimon Mainte Suppo Divorce Proper	portion you own?     Do not deduct secured claims or exemptions.     \$0.00
28.	Tax refunds ov  No Yes. Give s about you a and ti  Family support Examples: Past  No Yes. Give s  Other amount: Examples: Unpa	pecific information them, including whether iready filed the returns ne tax years  due or lump sum alimony, spousal support, ch pecific information	State: Local:  Ild support, maintenance, divorce settlement, pro Alimon Mainte Suppo Divorce Proper	portion you own?     Do not deduct secured claims or exemptions.     \$0.00
28.	Tax refunds ov  No Yes. Give s about you a and ti  Family support Examples: Past  No Yes. Give s  Other amount: Examples: Unp	pecific information them, including whether leady filed the returns he tax years	State: Local:  Ild support, maintenance, divorce settlement, pro Alimon Mainte Suppo Divorce Proper	portion you own?     Do not deduct secured claims or exemptions.     \$0.00

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Deb <sup>-</sup>	tor 1 Shirley	Washington	Case number (if known)	
	First Name N	Middle Name Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life insu	rance; health savings account (HSA); credit, ho	neowner's, or renter's insurance	
	Yes. Name the insurance compan of each policy and list its value		Beneficiary:	Surrender or refund value:
32.	Any interest in property that is due If you are the beneficiary of a living tru property because someone has died.  No	you from someone who has died st, expect proceeds from a life insurance policy,	or are currently entitled to receive	
	Yes. Describe			
33.	Examples: Accidents, employment dis	er or not you have filed a lawsuit or made a putes, insurance claims, or rights to sue	demand for payment	
	Yes. Describe			
34.	to set off claims	claims of every nature, including countercla	ims of the debtor and rights	
	✓ No  Yes. Describe			
35.	Any financial assets you did not alr	eady list		
	Ves. Describe			
36.		ntries from Part 4, including any entries for		\$129.00
Part	5: Describe Any Business-Rel	ated Property You Own or Have an Int	erest In. List any real estate in Part	1.
37.	Do you own or have any legal or eq	uitable interest in any business-related prop	perty?	
	No. Go to Part 6. Yes. Go to line 38.		pc Do	urrent value of the ortion you own? o not deduct secured claims exemptions
38.	Accounts receivable or commission	ns you already earned		
	✓ No Yes. Describe			
39.	Office equipment, furnishings, and Examples: Business-related computers	supplies s, software, modems, printers, copiers, fax mad	nines, rugs, telephones, desks, chairs, electr	onic devices
	✓ No ☐ Yes. Describe			

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Debt	tor 1 Shirley	Washington	Case number (if known)	
10	First Name Middle Nam			
40.	Machinery, fixtures, equipment, supplies yo	ou use in business, and tools of your tr	rade	
	No			
	Yes. Describe			
				I
41.	Inventory			
	.∡ No			
	Yes. Describe			
40				
42.	Interests in partnerships or joint ventures			
	✓ No	Name of entity:	% of ownership:	
	Yes. Give specific information about	,	·	
	them	·		
				_
43. <b>(</b>	Customer lists, mailing lists, or other compil	ations		
	<b>✓</b> No			
	Yes. Do your lists include personally identif	fiable information (as defined in 11 U.S.C	c. § 101(41A))?	
	— No			
	Yes. Describe			
	166. 2333.135			
44.	Any business-related property you did not a	lready list		
	<b>✓</b> No			
	Yes. Give specific			
	information			<del></del>
				<del></del>
				<del></del>
	dd the dollar value of all of your entries from art 5. Write that number here			
<u> </u>				
Part	Describe Any Farm- and Commerce If you own or have an interest in farmland, list		u Own or Have an Interest In.	
4.0	•			
46.	Do you own or have any legal or equitable	Interest in any farm- or commercial file	sning-related property?	Current value of the
	No. Go to Part 7.			portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
47.	Farm animals			or exemptions
	Examples: Livestock, poultry, farm-raised fish			
	<b>√</b> No			
	Yes. Describe			
	_			
1				

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Debte	or 1 Shirley First Name		Washington Last Name	Case number (if known)	
48.	Crops-either growing				
	<b>✓</b> No				
	Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixtur	es, and tools of trade		
	<b>✓</b> No				
	Yes. Describe				
	L				
50.	Farm and fishing supp	lies, chemicals, and feed			
	No No December				
	Yes. Describe				
E 1	Any form and commo	 rcial fishing-related property you did	not already list		
31.	No	rciai lisiling-related property you did	not already list		
	Yes. Describe				
				Г	
		I of your entries from Part 6, including there			
				<u>L</u>	
Part 7	Describe All Pro	perty You Own or Have an Inter	est in That You Did No	ot List Above	
		perty of any kind you did not already	list?		
	No Season ticket	s, country club membership			
	Yes. Give specific				
	information				
E4 A6	ld the deller value of el	Laf your antring from Bart 7. Write th	at number bere	1	
54. AC	id the dollar value of al	I of your entries from Part 7. Write th	at number nere		
Part 8	List the Totals of	Each Part of this Form			
55. <b>P</b>	art 1: Total real estate	, line 2			\$35000.00
50					
	art 2 total vehicles, lin		\$10900.00		
	-	d household items, line 15	\$1075.00		
	art 4: Total financial as		\$129.00		
		elated property, line 45			
		ishing-related property, line 52			
	art 7: Total other prop	-			
62. <b>T</b>	otal personal property.	Add lines 56 through 61	\$12104.00	Copy personal property total	+ \$12104.00
				Oopy personal property total	
63. <b>T</b> c	otal of all property on S	chedule A/B. Add line 55 + line 62			\$47104.00

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Fill in this information to identify your case:						
Debtor 1	Shirley		Washington			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)						

#### Official Form 106C

### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	Part 1: Identify the Property You Claim as Exempt						
1.	1. Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.						
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)						
	You are claiming federal exemption	s. 11 U.S.C. § 522(b)(2	2)				
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption			
	Brief description: Checking account, Fifth Third Bank	\$29.00	\$29.00  100% of fair market value, up to any	735 ILCS 5/12-1001(b)			
	Line from Schedule A/B: 17		applicable statutory limit				
	Brief description: Savings account, Fifth Third Bank Line from	\$100.00	\$100.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
3.	<b>✓</b> No	ery 3 years after that for a	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?				

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Debtor 1 Shirley Washington Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property Check only one box for each exemption. own Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$350.00 description: **✓** \$350.00 Goods and furniture 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(a) Brief \$500.00 description: **✓** \$500.00 **Used clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$225.00 description: **✓** \$225.00 **Used electronics** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 07 735 ILCS 5/12-901 Brief \$35,000.00 description: \$15,000.00 325 166th St. , Calumet 100% of fair market value, up to any City, IL 60409 applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(c); 735 ILCS Brief

100% of fair market value, up to any

\$0

100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

\$6,350.00

\$4,550.00

description:

Line from Schedule A/B:

description:

Line from

Schedule A/B:

Brief

Mitsubishi Galant, 2012,

2012 Mitsubishi Galant

Toyota Corolla, 2010

03

03

5/12-1001(b)

735 ILCS 5/12-1001(c); 735 ILCS

5/12-1001(b)

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Fill in	this information to identify your case	sa.	I		
	and information to identity year ear				
Debto	or 1 Shirley First Name	Washington  Middle Name Last Name			
Debto		Middle Name Last Name			
	e, if filing) First Name	Middle Name Last Name			
Unite	d States Bankruptcy Court for the:	Northern District of Illinois			
Case (If knov	number vn)	(State)			
Off	icial Form 106D				Check if this is a amended filing
		ors Who Have Claims Secure	ed by Prop	ertv	12/1
		le. If two married people are filing together, both are equ			ormation. If
	space is needed, copy the Additio and case number (if known).	nal Page, fill it out, number the entries, and attach it to t	his form. On the top	of any additional pa	iges, write your
	,	Sutura de la constanta de la baseria.			
1. I	Do any creditors have claims se		ro nothing also to ron	ort on this form	
ļ	<b>_</b>	it this form to the court with your other schedules. You hav	e nothing else to rep	Ort Ori triis IOriii.	
	Yes. Fill in all of the information	i below.			
Part	1: List All Secured Claims				
2.	separately for each claim. If more th	or has more than one secured claim, list the creditor an one creditor has a particular claim, list the other creditors the claims in alphabetical order according to the creditor's	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports	Column C Unsecured portion If any
	ODEDIT ADDEDTANCE			this claim	*
2.1	CREDIT ACCEPTANCE Creditor's Name	Describe the property that secures the claim:	\$13,581.00	\$4,550.00	\$9,031.00
	PO BOX 513	066 Automobile			
	Number Street	As of the date you file, the claim is: Check all that apply.  Contingent			
	Southfield MI 48037 City State ZIP Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates	Other (including a right to offset)			
	to a community debt				
	Date debt was 8/1/2015 incurred	Last 4 digits of account number2064			
2.2	CAP ONE AUTO Creditor's Name	Describe the property that secures the claim:	\$8,711.00	\$6,350.00	\$2,361.00
	3939 BELTLINE RD	72 Automobile			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	DALLAS TX 75244 City State ZIP Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	✓ Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only  Debtor 1 and Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
	At least one of the debtors	Statutory lien (such as tax lien, mechanic's lien)			
	and another	Judgment lien from a lawsuit			
	Check if this claim relates	Other (including a right to offset)			
	to a community debt  Date debt was 8/1/2013 incurred	Last 4 digits of account number1001			
	Add the dollar value of y here:	our entries in Column A on this page. Write that number	\$22,292.00		

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Debto	or 1 Shirley		umber (if known)		
		liddle Name Last Name			
Pa	Additional Page	his annual comband have beginning with 0.0 fallowed by	Column A	Column B	Column C
	2.4, and so forth.	his page, number them beginning with 2.3, followed by	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.3	Calumet City Water Department	Describe the property that secures the claim:	\$300.00	\$35,000.00	\$0.00
	Creditor's Name  204 Pulaski Road PO Box 1519  Number Street	325 166th St., Calumet City, IL 60409   Value: \$67,641.00 As of the date you file, the claim is: Check all that apply.			
	Calumet City  City  State ZIP Code  Who owes the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Date debt was	Contingent Unliquidated Disputed  Nature of lien. Check all that apply.  An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset)	1		
	incurred	Last 4 digits of account number			
2.4	Cook County Treasurer Creditor's Name 118 N. Clark St. Room 112	Describe the property that secures the claim:  325 166th St., Calumet City, IL 60409   Value:	\$13,708.00	\$35,000.00	\$0.00
	Number Street Property Tax	\$67,641.00  As of the date you file, the claim is: Check all that apply.			
	FTOPERTY TAX	Contingent			
6.1	Citicago IL 60602 City State ZIP Code Who owes the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Date debt was incurred	Unliquidated Disputed  Nature of lien. Check all that apply.  An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset)  Last 4 digits of account number		<b>#25.000.00</b>	<b>\$0.00</b>
2.5	Cook County Clerk Creditor's Name	Describe the property that secures the claim:	\$0.00	\$35,000.00	\$0.00
	118 N Clark St FI 4  Number Street	325 166th St. , Calumet City, IL 60409   Value: \$67,641.00  As of the date you file, the claim is: Check all that apply  Contingent			
	Chicago  L 60602  City State ZIP Code  Who owes the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Date debt was incurred	Unliquidated Disputed  Nature of lien. Check all that apply. An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset)  Last 4 digits of account number			
		ur entries in Column A on this page. Write that number	\$14,008.00		
	here:	our form, add the dollar value totals from all pages.		-	
	Write that number here:	our form, and the donar value totals If the payes.			

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Debtor 1 Shirley	Washington	Case number	er (if known)		
First Name Mi	ddle Name Last Name	<del>-</del>			
Additional Page  Part:1  After listing any entries on the 2.4, and so forth.	his page, number them beginning with 2.3, followed by		ount of claim not deduct the e of collateral.	Column B  Value of collateral that supports this claim	Column C Unsecured portion If any
Wheeler Financial Creditor's Name  120 N LaSalle St, Ste 1350 Number Street	Describe the property that secures the classification of the property that secures the classification of the secures the classification of the claim is: Check As of the date you file, the claim is: Check	e:	\$0.00	\$35,000.00	\$0.00
Chicago IL 60602  City State ZIP Code  Who owes the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Date debt was incurred	Contingent Unliquidated Disputed  Nature of lien. Check all that apply. An agreement you made (such as mortgater loan) Statutory lien (such as tax lien, mechanic Judgment lien from a lawsuit Other (including a right to offset)  Last 4 digits of account number	ige or secured s lien)			
Add the dollar value of you here:	r entries in Column A on this page. Write th	at number	\$0.00		
If this is the last page of your write that number here:	our form, add the dollar value totals from al	pages.	\$36,300.00		

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Fill in t	his inforn	nation to identify your ca	ase:					
Debtor	r 1	Shirley		Washington				
Debtor	. 2	First Name	Middle Name	Last Name				
(Spouse	, if filing)	First Name	Middle Name	Last Name				
United	States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case n	number n)			(Otato)				
Offic	cial Fo	orm 106E/F			_	Chec	ck if this is an	amended filing
Sch	nedu	ile E/F: Cre	editors Who	o Have Unsecure	d Claims			12/15
other p Form 1 claims the ent known) Part 1	arty to a 06A/B) a that are tries in the cries in the cries in the cries are cries in the cries	ny executory contracts nd on Schedule G: Exe listed in Schedule D: C	s or unexpired leases the cutory Contracts and leading of the Contracts and leading the Continuation of the Continuation of the Continuation of the Contract Claims		executory contract G). Do not include a ace is needed, copy	s on <i>Schedu</i> any creditors the Part yo	<i>le A/B: Prop</i> s with partia u need, fill it	erty (Official lly secured out, number
2. L lis	sted, iden s much a continuatio	tify what type of claim it i is possible, list the claims on Page of Part 1. If more	is. If a claim has both pri s in alphabetical order acc e than one creditor holds	s more than one priority unsecured cla fority and nonpriority amounts, list that cording to the creditor's name. If you had a particular claim, list the other creditons for this form in the instruction book	claim here and show ave more than two pi rs in Part 3.	both priority	and nonprior	ity amounts.
,					,	Total claim	Priority amount	Nonpriority amount
2.1	IRS 1					\$281.00	\$281.00	\$0.00
		reditor's Name		Last 4 digits of account number _ When was the debt incurred?	n/a			
	Philadelpi City Who inci Debt Debt At lea Check Is the cla Yes	Street	Zip Code one. nd another to a community debt	As of the date you file, the claim apply.  Contingent  Unliquidated  Disputed  Type of PRIORITY unsecured clai  Domestic support obligations  Taxes and certain other debts y government  Claims for death or personal injuintoxicated  Other. Specify	m: ou owe the ury while you were	\$0.00	\$0.00	\$0.00
		reditor's Name		Last 4 digits of account number _ When was the debt incurred?	 n/a			77333
	Number	Street		As of the date you file, the claim				
	Debt Debt Debt At lea	state  urred the debt? Check of the corn only for 2 only for 1 and Debtor 2 only ast one of the debtors and ck if this claim relates aim subject to offset?	nd another	apply.  Contingent Unliquidated Disputed Type of PRIORITY unsecured clai Domestic support obligations Taxes and certain other debts y government Claims for death or personal injuintoxicated Other. Specify	m: ou owe the ury while you were			

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Debtor 1 Shirley Washington Case number (if known) Middle Name Last Name First Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Arbor Center for Eyecare \$637.85 Last 4 digits of account number Nonpriority Creditor's Name 2640 183rd St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60430 Homewood Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **✓** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Medical bill Is the claim subject to offset? Yes 4.2 Calumet City Parking \$737.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 204 Pulaski Rd Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Calumet City Illinois 60409 City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ Parking/camera tickets Is the claim subject to offset? **✓** No Yes 4.3 City of Chicago - Dep't of Revenue \$1,200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 88292 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60608 Chicago Illinois City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify \_ Parking/camera tickets Is the claim subject to offset? **✓** No Offician Yes 106E/F Schedule E/F: Creditors Who Have Unsecured Claims page 2

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 Debtor 1 First Name
 Shirley
 Washington
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	on Page	
	After listing any entries on this page, number them beginning w	vith 4.5, followed by 4.6, and so forth.	Total claim
4.4	City of Riverdale Parking Nonpriority Creditor's Name 725 W. 138th Street Number Street  Riverdale Illinois 60827 City State Zip Code	Last 4 digits of account number  When was the debt incurred? n/a  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed	\$200.00
	Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	
4.5	Commonwealth Edison Nonpriority Creditor's Name 3 Lincoln Ctr FI 4 Number Street  Oakbrook Ter Illinois 60181 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  Yes	When was the debt incurred?	\$370.00
4.6	FIFTH THIRD BANK Nonpriority Creditor's Name 5050 KINGSLEY DR Number Street  CINCINNATI Ohio 45227 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  No Yes	Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify CreditCard	\$0.00

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Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page					
	After listing any entries on this page, number them beginning wi	ith 4.5, followed by 4.6, and so forth.	Total claim				
4.7	FST PREMIER	- Last 4 digits of account number 1208	\$1,021.00				
	Nonpriority Creditor's Name 3820 N LOUISE AVE	When was the debt incurred? 2/1/2013					
	Number Street	As of the date you file, the claim is: Check all that apply.					
		Contingent					
	SIOUX FALLS South Dakota 57107	- Unliquidated					
	City State Zip Code Who incurred the debt? Check one.	Disputed					
	Debtor 1 only	Type of NONPRIORITY unsecured claim:					
	Debtor 2 only	Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	Debtor 1 and Debtor 2 only						
	At least one of the debtors and another						
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offset?	Other. Specify CreditCard					
	✓ No						
	Yes						
4.8	GTR CHGO FIN Nonpriority Creditor's Name	- Last 4 digits of account number02BC	\$6,654.00				
	909 E CHICAGO	When was the debt incurred? 11/1/2013					
	Number Street	As of the date you file, the claim is: Check all that apply.					
		- Contingent					
	ELGIN Illinois 60120	Unliquidated					
	City State Zip Code	Disputed					
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:					
	Debtor 2 only	Student loans					
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar					
	Check if this claim relates to a community debt	debts					
	Is the claim subject to offset?	Other. Specify 2007 Dodge Caravan - Repossessed in 2010					
	✓ No						
	Yes						
4.9	Harris and Harris LTD	- Last 4 digits of account number	\$184.02				
	Nonpriority Creditor's Name 111 West Jackson Blvd	When was the debt incurred?					
	Number Street	As of the date you file, the claim is: Check all that apply.					
	Suite 400	- Contingent					
	011	Unliquidated					
	ChicagoIllinois60604CityStateZip Code	_ Disputed					
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:					
	<u> </u>	Student loans					
	Debtor 2 only	Obligations arising out of a separation agreement or					
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims					
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts					
	Check if this claim relates to a community debt	Medical bill - collecting for Franciscan Alliance Franciscan					
	Is the claim subject to offset?	Other. Specify Healthcare Munster					
	Yes						

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Debtor 1 Shirley Washington Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 MOHELA/DEPT OF ED \$8,967.00 Last 4 digits of account number Nonpriority Creditor's Name 633 SPIRIT DR When was the debt incurred? 2/1/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent CHESTERFIELD Missouri 63005 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes 4.11 MOHELA/DEPT OF ED \$4,156.00 Last 4 digits of account number 0001 Nonpriority Creditor's Name 633 SPIRÍT DR When was the debt incurred? 2/1/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent CHESTERFIELD Missouri 63005 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes 4.12 Nicor Gas \$325.00 Last 4 digits of account number Nonpriority Creditor's Name 90 N. Finley Road When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Glen Ellyn Illinois 60137 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify \_ Past due gas bill Is the claim subject to offset?

✓ No Yes

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Debtor 1 Shirley Washington Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Ophthalmic Specialists \$109.59 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 18440 Governors Highway Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60430 Homewood Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_ medical bill Is the claim subject to offset? **✓** No Yes 4.14 PCL Alverno \$410.28 Last 4 digits of account number \_ Nonpriority Creditor's Name 2434 Interstate Plaza Dr When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Hammond Indiana 46324 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Medical bills Is the claim subject to offset? **✓** No Yes PORTFOLIO RECOVERY ASS 4.15 \$671.00 Last 4 digits of account number 2654 Nonpriority Creditor's Name When was the debt incurred? 9/1/2016 120 CORPORATE BLVD STE 1 Number Street As of the date you file, the claim is: Check all that apply. Contingent **NORFOLK** 23502 Virginia Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify 001 UnknownLoanType Is the claim subject to offset?

✓ No Yes

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Debtor	1 Shirley First Name Middle Name	Washington Last Name	Case number (if known)				
Part 2:	Your NONPRIORITY Unsecured Claims	- Continuation Page					
	After listing any entries on this page, number th	nem beginning with 4.5, fo	ollowed by 4.6, and so forth.	Total claim			
4.16	Walgreens Co. Nonpriority Creditor's Name 200 Wilmot Rd. Number Street	When the state of	Last 4 digits of account number \$64.78  When was the debt incurred? n/a  As of the date you file, the claim is: Check all that apply.				
		0015 Un	ontingent iliquidated sputed				
	Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community  Is the claim subject to offset?  No  Yes	Type o	of NONPRIORITY unsecured claim: udent loans bligations arising out of a separation agreement or vorce that you did not report as priority claims bbts to pension or profit-sharing plans, and other similar bbts her. Specify Unsecured debt				

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Debtor 1 Shirley Washington Case number (if known)

FIRST Na	me Middle Name Last Name			
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim			
	nmounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting	purpos
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$281.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.  6e. Total. Add lines 6a through 6d.	6e.	\$281.00	
	oor rotain raa iiiloo oa tiiroagii oai			
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$13,123.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$12,584.52	
	6i Total Add lines 6f through 6i	6i	\$25,707.52	

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Debtor 1	Shirley	Washington	Washington		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States B	Sankruptcy Court for the:	Northern	District of Illinois		
			(State)		
Case number (If known)	-				

### Official Form 106G

### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		20	amont rage c	10111
Fill in this info	rmation to identify your	case:		
Debtor 1	Shirley		Washington	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the	e: Northern	District of Illinois	
Officed Otales	Dankiupicy Court for the	s. Northern	(State)	—
Case number (If known)				
, ,				Check if this is an
				amended filing
Official	Form 106H			
Schedul	e H: Your Co	dehtors		12/15
				mplete and accurate as possible. If two married people are
1. Do you ha	er every question.	you are filing a joint case, do	· <del>·</del>	any Additional Pages, write your name and case number (if debtor.)
✓ No ☐ Yes				
Idaho, Lo No.	uisiana, Nevada, New M Go to line 3. . Did your spouse, forr	nu lived in a community prop lexico, Puerto Rico, Texas, Wa mer spouse, or legal equival	shington, and Wisconsin.)	ommunity property states and territories include Arizona, California,
	No Yes. In which commu	nity state or territory did you	live?	Fill in the name and current address of that person.
	Name of your spouse	, former spouse, or legal equiv	valent	_
	Number Street			_
	City	State	Zip Code	_
0 1 0 7	. 4 12-11-11-16	oli o Boroli de la		A CONTRACTOR OF THE CONTRACTOR
again as	a codebtor only if that	person is a guarantor or co	osigner. Make sure you hav	our spouse is filing with you. List the person shown in line 2 to listed the creditor on Schedule D (Official Form 106D), the D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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E.H	Comment of the call								
Fill in this in	formation to identify	your case:							
Debtor 1	Shirley		Washi			_			
Dobtor 0	First Name	Middle Name	Last N	lame	)	Che	eck if this is:		
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last N	lame	<del></del>	-   🗖	An amended filing		
United States	Bankruptcy Court for	Northern	District of III	inois			A supplement showing	post-pe	tition chapter 13
the:	Bankruptcy Court for	NOLUIGITI		State		-   -	expenses as of the follow	owing da	ate:
Case number	·					_   ,	MM / DD / YYYY		
(II KIIOWII)							IVIIVI / DD / TTTT		
Official	Form 106I								
Schedu	le I: Your In	come							12/15
information a spouse. If mo number (if ke	about your spouse. I		d your spou	se is	s not filing	with you, do	not include informa	tion ab	out your
1 Fill in voi	ır employment		Debtor 1	ı			Debtor 2		
informati				_					
_	e more than one job,	Employment status	<b>✓</b> Emplo	-			Employed		
	eparate page with n about additional		Not E	mplo	yed		Not Employed		
employers		Occupation							
	art time, seasonal, or byed work.	Employer's name	Help At Ho	Home, LLC					
Occupation	on may include student	Employer's address			et, 8th Floor				
	naker, if it applies.		Number St	Number Street			Number Street		
			Chicago		Illinois	60602	_		
			City		State	Zip Code	City	State	Zip Code
		How long employed there?						_	
Part 2: Gi	ve Details About N	onthly Income							
GILL GIL									
	onthly income as of t ss you are separated.	the date you file this forn	<b>n.</b> If you have	noth	ning to repo	rt for any line, v	write \$0 in the space. In	nclude y	our non-filing
	r non-filing spouse have , attach a separate she	e more than one employer, et to this form.	combine the	info	rmation for a	all employers fo		ies belov	v. If you need
					For D	Debtor 1	For Debtor 2 or non-filing spouse		
		ary, and commissions (before, calculate what the monthly		2.		\$541.67		_	
3. Estimat	e and list monthly over	rtime pay.		3.		+ \$0.00			
4. Calcula	ite gross income. Add li	ne 2 + line 3.		4.		\$541.67			

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Debto	or 1Shirley First Name		Washington Last Name	Case number	r <i>(if</i>	
	riiot Hairio	imade raine		For Debtor 1	For Debtor 2 or non-filing spouse	
Сор	y line 4 here		<b>→</b> 4.	\$541.67		
5. List	all payroll ded					
5a.	Tax, Medicare,	and Social Security deductions	5a.	\$96.76		
5b.	Mandatory con	tributions for retirement plans	5b.	\$0.00		
5c.	Voluntary cont	ributions for retirement plans	5c.	\$0.00		
5d.	Required repay	ments of retirement fund loans	5d.	\$0.00		
5e.	Insurance		5e.	\$0.00		
5f.	Domestic suppo	ort obligations	5f.	\$0.00		
5g.	Union dues		5g.	\$0.00		
5h.	Other deduction	ons. Specify:	5h. +	\$0.00 +		
6. <b>Add</b> +5h.	the payroll dec	ductions. Add lines 5a + 5b + 5c + 5d + 5e +5	f + 5g 6.	\$96.76		
7. Cald	culate total mo	nthly take-home pay. Subtract line 6 from line	e 4. 7. <u> </u>	\$444.90		
8. List	all other incom	ne regularly received:				
	business, profe Attach a stateme	ent for each property and business showing				
	gross receipts, of the total monthly	ordinary and necessary business expenses, and y net income.	1 8a.	\$0.00		
8b.	Interest and di	vidends	8b.	\$0.00		
	Family support dependent reg	payments that you, a non-filing spouse, or ularly receive	a	_		
		, spousal support, child support, maintenance, nt, and property settlement.	8c.	\$0.00	<del></del> -	
8d.	Unemployment	compensation	8d.	\$0.00		
8e.	Social Security	•	8e.	\$0.00		
	Include cash ass	ent assistance that you regularly receive istance and the value (if known) of any non-that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or ess	5			
			8f	\$0.00		
8g.	Pension or reti	rement income	8g	\$1,922.71		
_		income. Specify: ution for 2nd vehicle	8h. + _	\$428.00 +		
9. <b>Add</b>	l all other incon	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9.	\$2,350.71		
	•	income. Add line 7 + line 9. le 10 for Debtor 1 and Debtor 2 or non-filing s	10. pouse	\$2,795.61 +	=	\$2,795.61
Incl frier	lude contribution nds or relatives.	gular contributions to the expenses that your serion an unmarried partner, members of your amounts already included in lines 2-10 or amo	household, your d	ependents, your roomn		
Spe	ecify:				1	11. + \$0.00
		n the last column of line 10 to the amount in the Summary of Schedules and Statistical Su			,	\$2,795.61
vvrii	ıe ınaı amoumi 0	n the Junimary of Joheanies and Statistical Su	mmary Or Certain L	аынно ани пекаей Da	ιια, τι αμμιτο	Combined monthly income
13. <b>Do</b>	you expect an	increase or decrease within the year after	you file this form?			montally income
<b>✓</b>	Yes. Explain:	Debtor recently started working at Help at Ho	ome. Has not receive	ed a paystub. Estimated	I wages in Schedule I.	

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		Docu	iment Page 37 of 7	7	
Fill in this infor	mation to identify you	ur case:			
Debtor 1	Shirley First Name	Middle Name	Washington Last Name		
Debtor 2		Wildele Name	Last Namo	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	
	Bankruptcy Court for the	he: Northern	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)			_	MM / DD / YYYY	<del>/</del>
Official	Form 106	<u>J</u>			
Schedul	e J: Your Ex	rpenses			12/15
information. If	•		re filing together, both are equal form. On the top of any addition		
Part 1: Des	cribe Your House	hold			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. D	oes Debtor 2 live in a	a separate household?			
	No				
	Yes. Debtor 2 mus	st file Official Forms 106J-2, <i>Exper</i>	nses for Separate Household of Deb	tor 2.	
2. Do you hav	e dependents?	No			
Do not list D Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
expenses o	penses include f people other	No			
than yourself and dependents	_	Yes			
Part 2: Esti	mate Your Ongoir	ng Monthly Expenses			
_	of a date after the ba		you are using this form as a supp plemental Schedule J, check the	•	-
		n-cash government assistance ed it on Schedule I: Your Income			Your expenses
	I or home ownership or the ground or lot. 4		nclude first mortgage payments and		<b>\$0.00</b>
If not incl	uded in line 4:				

\$301.15

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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FIISUNAINE	Mildule Name Last Name		
			Your expenses
5. Additional mortgage payments	for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$275.00
6b. Water, sewer, garbage collect	ion	6b.	\$120.00
6c. Telephone, cell phone, Intern	et, satellite, and cable services	6c.	\$120.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplied	es	7.	\$316.00
8. Childcare and children's educa	tion costs	8.	\$0.00
9. Clothing, laundry, and dry clea	ning	9.	\$130.00
10. Personal care products and s	ervices	10.	\$88.00
11. Medical and dental expenses		11.	\$60.00
12. <b>Transportation.</b> Include gas, m Do not include car payments	aintenance, bus or train fare.	12.	\$450.00
13. Entertainment, clubs, recreat	ion, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and	religious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deduct	ed from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$160.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes dec	lucted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments	S:		
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	aintenance, and support that you did not report as deducted from		\$0.00
	, Your Income (Official Form 106I).	18.	
Specify:	support others who do not live with you.	10	<b>#0.00</b>
	not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	\$0.00
20a. Mortgages on other propert		20a	\$0.00
20b. Real estate taxes.	•	20b	\$0.00
20c. Property, homeowner's, or	renter's insurance	20c	\$0.00
20d. Maintenance, repair, and up		20d	\$0.00
20e. Homeowner's association of		20e	\$0.00
		206	Ψ0.00

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Debtor 1 Shirle			Washington	Case number (if known)		
First N	lame	Middle Name	Last Name			
21. <b>Other.</b> Spe	cify:				21	\$0.00
00 Coloulata						
	your monthly expense	<b>es.</b>				\$2,020.15
	nes 4 through 21.					\$0.00
	, , ,	,,	from Official Form 106J-2			\$2,020.15
22c. Add lir	ie 22a and 22b. The res	sult is your monthly expe	enses.		22.	
23. Calculate	your monthly net inco	me.				
23a. Copy	ine 12 (your combined	monthly income) from S	Schedule I.		23a	\$2,795.61
23b. Copy	your monthly expenses	from line 22 above.			23b	\$2,020.15
	, , ,	ses from your monthly ir	come.			\$775.46
The re	sult is your monthly ne	t income.			23c	<u> </u>
			pan within the year or do you nodification to the terms of y			

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Shirley		Washington
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

#### Official Form 106Dec

Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below		
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?	
	✓ No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and	
•	·	*	
×	/s/ Shirley Washington		
	Signature of Debtor 1	Signature of Debtor 2	
	Date <b>2/6/2017</b>	Date	
	MM/DD/YYYY	MM/DD/YYYY	

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		mation to identify your c	ase:					
Debto	r 1	Shirley First Name	Middle Nar	Washingt me Last Nam				
Debto								
	e, if filing)	First Name	Middle Nar	me Last Nam	е			
United	I States E	Bankruptcy Court for the:	Northern	District of Illino (Stat				
Case i	number			(				
	<u> </u>							Check if this is
Offi	cıal	Form 107						amended filing
Stat	eme	nt of Financia	I Affairs fo	r Individuals	Filing for	Bankru	ıptcy	12/
inforn	nation. I	te and accurate as po f more space is neede own). Answer every q	ed, attach a separa					
	_	Details About Your		nd Where You Lived	Before			
1.	What is	your current marital sta	atus?					
	☐ Mai	rried						
	✓ Not	married						
2.	Durina t	he last 3 years, have yo	ou lived anvwhere o	ther than where vou liv	ve now?			
	•	• .	-	•				
	No.							
	✓ No Yes	s. List all of the places yo	ou lived in the last 3	years. Do not include v	where you live no	ow.		
	Ľ	s. List all of the places yo	ou lived in the last 3	years. Do not include v	where you live no	W.		
	Yes	s. List all of the places yo		years. Do not include v  Dates Debtor 1 lived there	where you live no	w.		Dates Debtor 2 lived there
	Yes			Dates Debtor 1 lived				
	Yes Det	otor 1:		Dates Debtor 1 lived	Debtor 2:	Debtor 1		there
	Yes Det			Dates Debtor 1 lived there	Debtor 2:	Debtor 1		there Same as Debtor 1
	Deb Nun	otor 1:		Dates Debtor 1 lived there	Debtor 2:  Same as I  Number Stree	Debtor 1		there  Same as Debtor 1  From
	Yes Det	otor 1:		Dates Debtor 1 lived there	Debtor 2:  Same as I  Number Stree	Debtor 1	Zip Code	there  Same as Debtor 1  From To
	Deb Nun	otor 1:		Dates Debtor 1 lived there	Debtor 2:  Same as I  Number Stree	Debtor 1	Zip Code	there  Same as Debtor 1  From
	Pet Nun	otor 1:	Zip Code	Dates Debtor 1 lived there	Debtor 2:  Same as I  Number Stree  City  Same as I	Debtor 1  State Debtor 1	Zip Code	there  Same as Debtor 1  From To
	Pet Nun	nber Street State	Zip Code	Dates Debtor 1 lived there  From To	Debtor 2:  Same as I  Number Stree	Debtor 1  State Debtor 1	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1
	Pet Nun	nber Street State	Zip Code	Dates Debtor 1 lived there  From To	Debtor 2:  Same as I  Number Stree  City  Same as I	Debtor 1  State Debtor 1	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1  From From

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Debtor 1 Shirley Washington Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions exclusions) and exclusions) Est. YTD Pension \$3,845.42 From January 1 of current year until the date you filed for bankruptcy: Est. 2016 Pension \$22,459.92 For last calendar year: (January 1 to December 31, 2016 \$21,259.92 Est. 2015 Pension For the calendar year before that: (January 1 to December 31, 2015

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Washington Debtor 1 Shirley Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or

vendors
Other

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	Name	Middle Name		hington Name	Case number (	if known)
nsiders ir orporatio gent, inc	nclude your relative ons of which you a	are an officer, director, pusiness you operate as	s; relatives of any goerson in control, o	eneral partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
No Yes.	. List all payments	s to an insider.				
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Inside	ler's Name					
Numl	ber Street					
City	State	Zip Code				
Inside	ler's Name					
Numl	ber Street					
City	State	Zip Code				
/:+h: 4 ·	vear hefore you f			naumonte or trans	<b> </b>	
nsider? nclude pa	eayments on debts	guaranteed or cosigne	d by an insider.	payments of trans	er any property o	n account of a debt that benefited an
nsider? nclude pa	eayments on debts		d by an insider.	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
nsider? Include pa	eayments on debts	guaranteed or cosigne	d by an insider. ider. Dates of	Total amount	Amount you	Reason for this payment
nsider? nclude pa No Yes.	ayments on debts List all payments	guaranteed or cosigne	d by an insider. ider. Dates of	Total amount	Amount you	Reason for this payment
nsider? nclude pa No Yes.	eayments on debts List all payments	guaranteed or cosigne	d by an insider. ider. Dates of	Total amount	Amount you	Reason for this payment
Insider? No Yes.  Inside Numl	ler's Name	guaranteed or cosigned that benefited an ins	d by an insider. ider. Dates of	Total amount	Amount you	Reason for this payment
Insider? No Yes.  Inside  Output  Inside	ler's Name ber Street	guaranteed or cosigned that benefited an ins	d by an insider. ider. Dates of	Total amount	Amount you	Reason for this payment

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Debtor 1 Shirley Washington Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Shirley	Washington	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, di accounts or refuse to make a payment because y		ank or financial institution, set off any am	ounts from your
	✓ No  Yes. Fill in the details.			
	_	Describe the action the	creditor took Date action was taken	Amount
	Creditor's Name	_		
	Number Street	_		
		_ Last 4 digits of account n	umber: XXXX-	
	City State Zip Code	_		
12.	Within 1 year before you filed for bankruptcy, was appointed receiver, a custodian, or another offici		possession of an assignee for the benefit o	of creditors, a court-
	✓ No ☐ Yes			
Part	List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, d	id you give any gifts with a to	tal value of more than \$600 per person?	
	No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift	_		
	Number Street	_		
	City State Zip Code	_		
	Person's relationship to you			
	Person to Whom You Gave the Gift	_		_
	Number Street	_		
	City State Zip Code Person's relationship to you	-		
	• •			

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	Shirley	Washington	Case number <i>(if kno</i> i	wn)	
	First Name Middle Name	e Last Name		·	
Wi	thin 2 years before you filed for bankrupto	cy, did you give any gifts or contrib	utions with a total value	of more than \$600	to any charity?
<b>V</b>	No				
È	Ⅰ ┃ Yes. Fill in the details for each gift or cor	atribution			
Ь	res. I ill ill the details for each gift of cor	iti ibutori.			
	Gifts or contributions to charities	Describe what you conti	ributed	Date you	Value
	that total more than \$600			contributed	
	Charity's Name				
	Number Street				
	City State Zip Cod	le			
	•			_	
6:	List Certain Losses				
Wit	thin 1 year before you filed for bankruptcy	y or since you filed for bankruptcy,	did you lose anything be	cause of theft, fire,	other disaster, or
gaı	mbling?				
<b>✓</b>	No				
H	ı   Yes. Fill in the details.				
Ш					
	Describe the property you lost and	Describe any insurance		Date of your	Value of property
	how the loss occurred	Include the amount that in pending insurance claims		loss	lost
		A/B: Property.	on line 33 of <i>Scriedule</i>		
		A.B. Property.			
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ba lude any attorneys, bankruptcy petition prepa	y, did you or anyone else acting on nkruptcy petition?			anyone you consult
abo	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ba lude any attorneys, bankruptcy petition prepa	y, did you or anyone else acting on nkruptcy petition?			anyone you consult
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ba lude any attorneys, bankruptcy petition prepa	y, did you or anyone else acting on nkruptcy petition?			anyone you consult
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ba lude any attorneys, bankruptcy petition prepa	y, did you or anyone else acting on inkruptcy petition? arers, or credit counseling agencies for Description and value of	services required in your b	pankruptcy.  Date payment	Amount of
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ba lude any attorneys, bankruptcy petition prepa	y, did you or anyone else acting on inkruptcy petition? arers, or credit counseling agencies for	services required in your b	Date payment or transfer	
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ba lude any attorneys, bankruptcy petition prepa No Yes. Fill in the details.	y, did you or anyone else acting on inkruptcy petition? arers, or credit counseling agencies for Description and value of transferred	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ba lude any attorneys, bankruptcy petition prepa No Yes. Fill in the details.  Semrad Law Firm	y, did you or anyone else acting on inkruptcy petition? arers, or credit counseling agencies for Description and value of	services required in your b	Date payment or transfer	Amount of
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition preparation No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	y, did you or anyone else acting on inkruptcy petition? arers, or credit counseling agencies for Description and value of transferred	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bad lude any attorneys, bankruptcy petition preparation	y, did you or anyone else acting on inkruptcy petition? arers, or credit counseling agencies for Description and value of transferred	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition preparation No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	y, did you or anyone else acting on inkruptcy petition? arers, or credit counseling agencies for Description and value of transferred	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bad lude any attorneys, bankruptcy petition preparation	y, did you or anyone else acting on inkruptcy petition? arers, or credit counseling agencies for Description and value of transferred	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bad lude any attorneys, bankruptcy petition preparation	y, did you or anyone else acting on inkruptcy petition? arers, or credit counseling agencies for transferred  Attorney's Fee - 500.00	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition prepared No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	y, did you or anyone else acting on inkruptcy petition? arers, or credit counseling agencies for transferred  Attorney's Fee - 500.00	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Cod	y, did you or anyone else acting on inkruptcy petition? arers, or credit counseling agencies for transferred  Attorney's Fee - 500.00	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition preparation of the properties o	y, did you or anyone else acting on inkruptcy petition? arers, or credit counseling agencies for transferred  Attorney's Fee - 500.00	services required in your b	Date payment or transfer was made	Amount of payment
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Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Cod	py, did you or anyone else acting on inkruptcy petition?  arers, or credit counseling agencies for transferred  Attorney's Fee - 500.00	services required in your b	Date payment or transfer was made	Amount of payment
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Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Cod Email or website address  Person Who Made the Payment, if Not You Person Who Was Paid Number Street	y, did you or anyone else acting on inkruptcy petition? arers, or credit counseling agencies for transferred  Attorney's Fee - 500.00	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Cod Email or website address  Person Who Made the Payment, if Not You Person Who Was Paid  Number Street	y, did you or anyone else acting on inkruptcy petition? arers, or credit counseling agencies for transferred  Attorney's Fee - 500.00	services required in your b	Date payment or transfer was made	Amount of payment
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Deb		Shirley		Washington	Case number (if known		
		First Name	Middle Name	Last Name			
17.	help	hin 1 year before you filed by you deal with your cred not include any payment of	itors or to make payme		our behalf pay or transfer	any property to a	nyone who promised to
		No Yes. Fill in the details.					
				Description and value of a transferred	any property	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
18.	the Incli	ordinary course of your b	ousiness or financial aff and transfers made as se	ecurity (such as the granting of			
				Description and value of a property transferred		y property or ceived or debts pa	Date transfer was made
		Person Who Received Tra	nsfer				
		Number Street					
		City State Person's relationship to ye	Zip Code ou				
		Person Who Received Tra	nsfer				
		Number Street					
		City State Person's relationship to ye	Zip Code ou				
19.	ben	eficiary? ese are often called asset-po No		you transfer any property to	a self-settled trust or sim	ilar device of whic	ch you are a
		Yes. Fill in the details.		Description and value of	the property transferred		Date transfer was made
		Name of trust					

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Debtor 1 Shirley Washington Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Debtor 1 Shirley Washington Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Shirley			Washington	Case n	umber (if k	nown)		
		First Name		Middle Name	Last Name					
26.	Hav	e you been a part	y in any judi	cial or administr	ative proceeding under	r any environmental	l law? Inc	lude settlen	nents and orde	ers.
	H	Yes. Fill in the det	taile							
	Ш	res. Fill III the del	ialis.							
					Court or agency		Nature of	the case		Status of the case
		Case title								Case
		Case title								Pending
					Court Name					
					NumberStreet					On appeal
		Case number			Tumbor on out					Concluded
					City State	Zip Code				
		•								
Part	11:	Give Details Al	oout Your I	Business or Co	nnections to Any Bu	ısiness				
27.	Witl	A sole propri	etor or self-e	employed in a tra bility company (L	you own a business or ade, profession, or othe LC) or limited liability pa	r activity, either full-t	-		o any business	?
		A partner in a	-		e of a corporation					
					quity securities of a cor	poration				
					4	p =				
	<b>✓</b>	No. None of the a	above applie	es. Go to Part 12.						
		Yes. Check all that	at apply abo	ve and fill in the	details below for each I	business.				
					Describe the nat	ure of the business		Employer lo	dentification n	umber Do not
								include Soc	cial Security n	umber or ITIN.
		- N			_			EIN:		
		Business Name								
		Number Street			_			Dates busin	ness existed	
		ramber effect			Name of account	ant or bookkeeper				
		City	State	Zip Code	_			From	To	
		,		p					10	
					Describe the nat	ure of the business			dentification n	
					_			EIN:		
		Business Name								
		Number Street			_			Dates husin	ness existed	
		Number Street			Name of account	ant or bookkeeper		Dates busin	iess existed	
		City	State	Zip Code	_			From	To	
		Oity	Otate	Zip Oode				From	To	
					Describe the nat	ure of the business		Employer I	dentification n	umber Do not
					bescribe the nat	ure or the business			cial Security n	
								EIN:		
		Business Name			_			LIIV.		
					_					
		Number Street			M			Dates busir	ness existed	
		-			Name of account	ant or bookkeeper				
		City	State	Zip Code				From	To	

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Deb	tor 1	Shirley			Washington	Case number (if known)
		First Name	I	Middle Name	Last Name	
28.		hin 2 years before ditors, or other par No Yes. Fill in the det	rties.	oankruptcy, did yo	ou give a financial statemen	nt to anyone about your business? Include all financial institutions,
					Date issued	
		Name			MM/DD/YYYY	
					_	
		Number Street				
		City	State	Zin Codo	_	
		City	State	Zip Code		
Part	t 12:	Sign Below				
1	true a	and correct. I unde kruptcy case can	erstand that r result in fine	naking a false sta s up to \$250,000,	tement, concealing propert	nts, and I declare under penalty of perjury that the answers are try, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			Shirley Washin are of Debtor 1	0		Signature of Debtor 2
		J.g				Date
		Date	2/6/2017			
ı	Did ye	ou attach addition	al pages to Y	our Statement of	Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
١.	_ ·	lo				
	Ϫ .					
l	<u></u> Ч	'es				
ı	Did y	ou pay or agree to	pay someone	e who is not an at	torney to help you fill out ba	ankruptcy forms?
	<b>7</b> N	lo				
	_	es. Name of persor	1			Attach the Bankruptcy Petition Preparer's Notice,
<b>'</b>						Declaration, and Signature (Official Form 119).

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B 203 (12/94)

#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re	Shirley Washington		Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
ļ	DISCLOSURE OF COMPE	NSATION OF ATTO	ORNEY F	OR DEBTOR
com	suant to 11 U.S.C. § 329(a) and Fed. Bankr. P. pensation paid to me within one year before t ered or to be rendered on behalf of the debtor	he filing of the petition in bankrup	otcy, or agreed to	be paid to me, for services
For I	egal services, I have agreed to accept			\$4,000.00
Prior	r to the filing of this statement I have received			\$500.00
Bala	nce Due			\$3,500.00
2. The	source of the compensation paid to me was:			
	<b>✓</b> Debtor	Other (specify)		
3. The	source of the compensation paid to me is:			
	<b>✓</b> Debtor	Other (specify)		
	I have not agreed to share the above-disclose members and associates of my law firm.	d compensation with any other pe	erson unless the	y are
ш,	I have agreed to share the above-disclosed comembers or associates of my law firm. A copy the people sharing in the compensation, is at	of the agreement, together with a		
	turn for the above-disclosed fee, I have agreed a. Analysis of the debtor's financial situation bankruptcy;			
	b. Preparation and filing of any petition, sche	edules, statements of affairs and p	lan which may b	e required;
	c. Representation of the debtor at the meetin	g of creditors and confirmation he	earing, and any a	adjourned hearings thereof;
	d. Representation of the debtor in adversary	proceedings and other contested	bankruptcy matt	ers;
6 By a	greement with the debtor(s), the above-disclo	sed fee does not include the follow	wing services:	

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B 203 (12/94)

CERTIFICATION				
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.				
2/6/2017 /s/ Chris Pryor				
Date	Signature of Attorney			
	Semrad Law Firm			
	Name of law firm			

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$61.76 for expenses, leaving a balance due of \$3,871.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	2/6/2017	
Signed:		
/s/ Shirl	ey Washington	
		/s/ Chris Pryor
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Washington, Shirley  Debtor(s)	Case No	Case No		
		Chapter.	Chapter13		
	VERIFIC	ATION OF CREDITOR MAT	ΓRIX		
Th knowledge	ne above named Debtors hereby verify e.	that the attached list of creditors is t	rue and correct to the best of their		
Date:	2/6/2017	/s/ Washington, Washington, Sh Signature of De	nirley		

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CREDIT ACCEPTANCE PO BOX 513 Southfield, MI, 48037

MOHELA/DEPT OF ED 633 SPIRIT DR CHESTERFIELD, MO, 63005

CAP ONE AUTO 3939 BELTLINE RD DALLAS, TX, 75244

GTR CHGO FIN 909 E CHICAGO ELGIN, IL, 60120

FST PREMIER 3820 N LOUISE AVE SIOUX FALLS, SD, 57107

PORTFOLIO RECOVERY ASS 120 CORPORATE BLVD STE 1 NORFOLK, VA, 23502

FIFTH THIRD BANK PO Box 9013 Addison, TX, 75001

IRS 1 PO Box 7346 Philadelphia, PA, 19101

Calumet City Water Department 204 Pulaski Road PO Box 1519 Calumet City, IL, 60409

Cook County Treasurer 118 N. Clark St. Room 112 Property Tax Chicago, IL, 60602

Cook County Clerk 118 N. Clark Street, Room 434 Chicago, IL, 60602

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Wheeler Financial 120 N La Salle St Suite 2850 Chicago, IL, 60602

State of Illinois - Dept of Revenue Po Box 64338 Chicago, IL, 60664

Commonwealth Edison 3 Lincoln Ctr Attn: Bankruptcy Department Oakbrook Ter, IL, 60181

Nicor Gas 90 N. Finley Road Glen Ellyn, IL, 60137

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

Calumet City Parking 204 Pulaski Rd Calumet City, IL, 60409

City of Riverdale Parking 725 W. 138th Street Riverdale, IL, 60827

PCL Alverno 2434 Interstate Plaza Dr Hammond, IN, 46324

Walgreens Co. 200 Wilmot Rd. Deerfield, IL, 60015

Ophthalmic Specialists 18440 Governors Highway Homewood, IL, 60430

Harris and Harris LTD 111 West Jackson Blvd Suite 400 Chicago, IL, 60604 Case 17-03372 Doc 1 Filed 02/06/17 Entered 02/06/17 11:42:45 Desc Main Document Page 67 of 77

Arbor Center for Eyecare 2640 183rd St Homewood, IL, 60430

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to \$1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$61.76 for expenses, leaving a balance due of \$3,871.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: <u>2/3/2017</u>	
Signed:	
Debtor(e)	/s/ Chris Pryor Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Shirley First Name	Middle Name	Washington	Case number (if knowr	y
	uestions for Reporting Purpose	Last Name		
16. What kind of debts do you have?	16a. Are your debts primari "incurred by an individu No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primari	ly consumer debts?  In primarily for a per  In business debts?  In investment or through	sonal, family, or househ Business debts are debtugh the operation of the	s that you incurred to obtain business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No.	er 7. Do you estimate t	hat after any exempt prope to distribute to unsecured	erty is excluded and administrative d creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,0 5,001-10 10,001-2	0,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,0 \$50,000,0	01-\$10 million 001-\$50 million 001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?  Part 7: Sign Below	☐ \$0-\$50,000  ☑ \$50,001-\$100,000  ☐ \$100,001-\$500,000  ☐ \$500,001-\$1 million	\$10,000,0 \$50,000,0	01-\$10 million 001-\$50 million 001-\$100 million 1,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	If I have chosen to file under Chof title 11, United States Code. under Chapter 7. If no attorney represents me and out this document, I have obtain request relief in accordance with understand making a false state.	napter 7, I am aware to I understand the relied I did not pay or agreed and read the not the the chapter of title tement, concealing pase can result in fine 519, and 3571.	that I may proceed, if eli ief available under each ree to pay someone who tice required by 11 U.S.0 e 11, United States Coo property, or obtaining m	le, specified in this petition. oney or property by fraud in oprisonment for up to 20 years, or

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Fill in this infor	mation to identify your o	case:			
Debtor 1	Shirley		Washington		
	First Name	Middle Name	Last Name	-	
Debtor 2 (Spouse, if filing)	Final				
	First Name	Middle Name	Last Name		
United States E	Sankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)	-	
(If known)				-	
Official	Form 106De	eC			Check if this is amended filing
Declarati	on About an	Individual Deb	tor's Schedules		12/1
U.S.C. §§ 152, 1	,,	on with a bankruptcy ca	se can result in fines up to \$25	ng a talse statement, concealing propert	rs, or both. 18
Did you pa	y or agree to pay some	one who is NOT an attorn	ey to help you fill out bankrup	otcy forms?	
<b>√</b> No					
Yes. N	ame of person		Attach Bankruptcy Petitik Signature (Official Form	on Preparer's Notice, Declaration, and 119).	
Under pena	alty of perjury, I declare	that I have read the sum	mary and schedules filed with	this declaration and	
that they a	re true and correct.	1.11/1.	+		

Signature of Debtor 2

MM/DD/YYYY

Signature of Debtor 1

MM/DD/YYYY

Date 2/3/2017

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Debtor 1 Shirley		Washington	Case number (if known)
First Name	Middle Name	Last Name	
28. Within 2 years before creditors, or other pa	you filed for bankruptcy, die irties.	d you give a financial staten	nent to anyone about your business? Include all financial institutions
✓ No Yes. Fill in the de	tails below.		
		Date issued	
Name		MM/DD/YYYY	_
Number Street	· .		
City	State Zip Code		
Part 12: Sign Below	·		
true and correct. I unde a bankruptcy case can	s on this <i>Statement of Financ</i> erstand that making a false s result in fines up to \$250,000	cial Affairs and any attachn statement, concealing prope 0, or imprisonment for up to	ents, and I declare under penalty of perjury that the answers are orty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Shirley Washington	ly Washington	×
Signatu	re of Debtor 1		Signature of Debtor 2
Date 2	2/3/2017	•	Date
Did you attach additions	al pages to Your Statement o	of Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
☑ No			and on Damageoy (Omoral Form 107):
Yes			
Did you pay or agree to p	pay someone who is not an a	attorney to help you fill out t	pankruptcy forms?
<b>☑</b> No			
Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

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# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Washington, Shirley	
	Debtor(s)	Case No
		Chapter. Chapter13
	VE	RIFICATION OF CREDITOR MATRIX
TT knowledge	ne above named Debtors hereb e.	verify that the attached list of creditors is true and correct to the best of their
Date:	2/3/2017	Vashington, Shirley Washington, Shirley Signature of Debtor

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De	btor	1 Shirley		Washington	0				
g		First Name	Middle Name	Last Name	Case number (if known)				
16	. с	Calculate the median family	income that applies to	you. Follow these steps:		Control Commence of the Control Contro			
and the second	1	6a. Fill in the state in which yo	ou live.	Illinois					
The same		6b. Fill in the number of peopl		1					
	1	<ol> <li>Fill in the median family inc household</li> </ol>	come for your state and s			\$50,133.00			
		To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.							
17.		on as the lines compare:	as the lines compare:						
	17	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).							
	17	17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.							
Part		The state of the s	tment Period Under	11 U.S.C. §1325(b)(4	)				
18.	Co	opy your total average month	hly income from line 11.			\$1,938.33			
19.	Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.								
	19	a. If the marital adjustment do	es not apply, fill in 0 on lir	ne 19a.	, and a mount from line 13.	-\$0.00			
		b. Subtract line 19a from lin				\$1,029,22			
20.	Ca	iculate your current monthly	y income for the year. F	ollow these steps:		\$1,938.33			
	20:	a. Copy line 19b.				\$1,938.33			
		Multiply by 12 (the number	of months in a year).						
	201	b. The result is your current mo	onthly income for the year	for this part of the form.		<b>x 12</b> \$23,259.96			
	200	c. Copy the median family inco	ome for your state and size	e of household from line	16c.	\$50,133.00			
21.	Ноч	w do the lines compare?							
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.								
	Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, <i>The commitment period is 5 years</i> . Go to Part 4.								
art 4: Sign Below									
By signing here, I declare under penalty of perium that the information on the									
By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.									
* /s/ Shirley Washington									
	ature of Debtor 2	,							
		Date 2/3/2017	,	Date		**************************************			
		MM/DD/YYYY		Date	MM/DD/YYYY	*			
If you checked 17a, do NOT fill out or file Form 133C 2									
If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14									